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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR AUTOMATED TRANSACTIONS

PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

## SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicant's corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

Serial No.: 10/718,615

Art Unit: 3629

Attorney's Docket No.: SRE0006-US

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Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Second

Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the

prosecution of this application, and that each reference be made of record therein and appear

among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or

constitutes "prior art." If it should be determined that one or more of the referenced documents

constitute "prior art" under United States law, Applicant reserves the right to present to the

Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentablity

of the disclosed invention over any referenced document, should it be applied against the claims

of the present application.

SHAW PITTMAN LLP 1650 Tysons Boulevard McLean, VA 22102 Tel: (703) 770-7606

Date: July 13, 2004

Respectfully submitted,

Bv: 🖊

Michael D. Bednarek

Registration No. 32,329

MDB/SPA/ge

Document #: 1291608 v.1



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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
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control number. Complete if Known Substitute for form 1449A/PTO **Application Number** 10/718.615 INFORMATION DISCLOSURE November 24, 2003 Filing Date STATEMENT BY APPLICANT J. LOW 3629 First Named Inventor Art Unit (use as many sheets as necessary) Examiner Name Not Yet Assigned of 2 Attorney Docket Number SRE0006-US Sheet | 1

		U.	S. PATENT DO	CUMENTS	
Examiner Initials	Cite No.1	Document Number	Publication Date	Name of Patentee or Applicant of	Pages, Columns, Lines, Where
		Number- Kind Code <sup>2</sup> (if known)	MM-DD-YYYY	Cited Document	Relevant Passages or Relevant Figures Appear
		US-6,023,685	02/08/2000	Brett et al.	
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		FOREIGN F	PATENT DOCU	MENTS		
Examiner Initials	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Τ <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (If known)	MM-DD-YYYY	Applicant of Cited Document		
		CA 2,180,995	01/12/1998	Lymbumer et al.		T
		EP 0 955 595	11/10/1999	Sexton et al.		
		Canadian Examiner's Report	05/21/2003			
		Canadian Examiner's Report	02/18/2004			
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Examiner /Eliza Squires/	Date Considered	12/09/2008
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<sup>\*\*</sup>EVAILABLE: Initial inference condisend, whether or not claise in its conformance with MEP 800. Draw the through claifon if not in conformance and in condisend, include only of the form with our conventance and not considered from the condisend in claim of condisend in control control and the conventance of the control control and the control control control and the control cont

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First Named Inventor

Filing Date

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(use as many sheets as necessary)				Examiner Name			Not Yet Assigned		
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		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), http://www.loma.org/cyboct00.asp							
		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); http://www.dttgfsl.com/publications/pdf_files/insurance.ecommerce.pdf							
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INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

<sup>\*</sup> EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\*Applicants unique distaind estignation number (potions). \*Applicant is to place a check mark here if English language Translation is attached.